

HOME FEDERAL SAVINGS BANK

| | CPP Disbursement Date 12/23/2008 | Cert 29042 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|---------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$790 | \$653 | -17.4% | | |
| Loans | \$584 | \$478 | -18.2% | | |
| Construction & development | \$65 | \$57 | -12.8% | | |
| Closed-end 1-4 family residential | \$106 | \$111 | 4.3% | | |
| Home equity | \$42 | \$37 | -13.5% | | |
| Credit card | \$0 | \$0 | 26.1% | | |
| Other consumer | \$4 | \$2 | -44.0% | | |
| Commercial & Industrial | \$132 | \$77 | -41.7% | | |
| Commercial real estate | \$191 | \$177 | -7.3% | | |
| | | | | | |
| Unused commitments | \$90 | \$83 | -7.4% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$21 | \$10 | -49.5% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$0 | \$75 | | | |
| Cash & balances due | \$68 | \$84 | 23.3% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$38 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$39 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$733 | \$590 | -19.5% | | |
| Deposits | \$657 | \$517 | -21.4% | | |
| Total other borrowings | \$71 | \$71 | -0.8% | | |
| FHLB advances | \$0 | \$70 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$57 | \$63 | 9.9% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.1% | 9.7% | -- | | |
| Tier 1 risk based capital ratio | 9.6% | 14.2% | -- | | |
| Total risk based capital ratio | 10.9% | 15.5% | -- | | |
| Return on equity ¹ | -48.0% | 11.6% | -- | | |
| Return on assets ¹ | -3.7% | 1.1% | -- | | |
| Net interest margin ¹ | 3.7% | 3.4% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 70.3% | 57.8% | -- | | |
| Loss provision to net charge-offs (qtr) | -2039.9% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | -0.2% | -0.9% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 | |
| Construction & development | 22.0% | 42.8% | -1.5% | 0.0% | -- |
| Closed-end 1-4 family residential | 1.1% | 2.4% | -0.9% | 0.1% | -- |
| Home equity | 0.7% | 0.4% | -0.2% | 0.1% | -- |
| Credit card | 0.0% | 0.5% | 3.4% | 0.5% | -- |
| Other consumer | 1.1% | 0.7% | -0.2% | 1.9% | -- |
| Commercial & Industrial | 7.4% | 11.8% | 1.0% | 0.6% | -- |
| Commercial real estate | 3.6% | 0.7% | 1.3% | 0.0% | -- |
| Total loans | 5.8% | 7.8% | 0.3% | 0.1% | -- |